

# United States Bankruptcy Court

Southern District of Georgia

In the matter of:  
Bartley Eaton  
Deborah Eaton

(Debtor(s))

Chapter 13 Case No. 10-41712-LWD

## NOTICE OF MODIFICATION OF PLAN AFTER CONFIRMATION

The Debtor(s) has filed a modification of the plan in this case, as shown on the copy attached hereto.

This modification may result in a reduction of the dividend to unsecured creditors. Secured and priority creditors may also be affected as shown in the modified plan.

Any holder of a secured claim that has accepted or rejected the plan is deemed to have accepted or rejected, as the case may be, the plan as modified, unless the modification provided for a change in the rights of such holder from what such rights were under the plan before modification, and such holder changes such holder's previous acceptance or rejection.

If you have legal grounds to object to the modified plan, or if you wish the Court to consider your views on the plan, you must file a written objection to the modified plan with the Clerk of the Bankruptcy Court before the expiration of twenty-one (21) days from the date stated in the certificate of service.

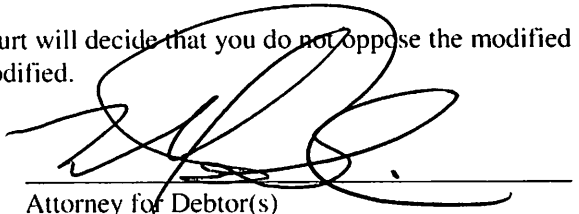
If you mail your objection to the court, you must mail it early enough so that it will be received within the time referenced above.

Any request for a hearing must also be mailed to the moving party.

If a timely request is filed, you will receive notice of the date, time and place of hearing.

If you or your attorney do not take these steps, the Court will decide that you do not oppose the modified plan and will enter an order confirming the plan as modified.

Date: 2-11-11

  
Attorney for Debtor(s)

Samuel L. Kay, Clerk  
United States Bankruptcy Court  
Southern District of Georgia  
(Form.mac12/09)

UNITED STATES BANKRUPTCY COURT  
Southern District of Georgia

In the matter of:

Bartley & Deborah Eaton  
*Debtors*

)  
)  
) Case No.: 10-41712-LWD  
)  
)

MODIFICATION TO CHAPTER 13 PLAN AFTER CONFIRMATION

1. The Debtor(s) hereby modify the plan confirmed previously in this case in the following respects:

Decrease payments as follows:  
to \$1,390.00 per month to the chapter 13 trustee

☐ Surrender the following property:

☒ Other provisions:  
See Attached Exhibit A

2. Debtor(s) assert as the basis for the modification the following facts:  
Debtor-wife has changed jobs and suffered a significant deduction in salary as evidenced by  
Amended Schedules I and J filed on January 25, 2011.

3. Except as provided herein, all terms of the plan as previously confirmed remain in full force and effect.

2/11/11

Date

Bartley Eaton

Debtor

Deborah Eaton

Joint Debtor

EXHIBIT A

Harley Davidson Credit, secured by Harley Davidson Ultra Classic Motorcycle, will be treated as fully secured at 5.25% interest and \$457.05 per month.

Kubota Credit, secured by 2007 Kubota L34000T-F Tractor, will be treated as fully secured at 5.25% interest and \$309.56 per month.

The Savannah Bank, secured by 2005 Ford F-250, will be treated as fully secured at 5.25% interest and \$394.47 per month.

HSBC Card Services, secured by Best Buy purchases within one year pre-petition (Claim #15), will be treated as secured in the amount of \$224.97 at 5.25% interest and \$23.04 per month.

HSBC Card Services, secured by Best Buy purchases within one year pre-petition (Claim #13), will be treated as secured in the amount of \$721.84 at 5.25% interest and \$49.82 per month.

STATE OF GEORGIA  
COUNTY OF CHATHAM


§  
§  
§

CERTIFICATE OF SERVICE

I, Mark Bulovic, do hereby certify that I have this date served the foregoing Notice and Modification of Plan After Confirmation upon the following by depositing a copy of the same in the United States mail with proper first class postage addressed as shown below:

SEE ATTACHED EXHIBIT A

This 11<sup>th</sup> day of February, 2011.



Mark Bulovic

Bulovic Law Firm, LLC  
1020 Bryan Woods Loop, Suite 5  
Savannah, GA 31410  
(912) 898-5661

Label Matrix for local noticing  
113J-4  
Case 10-41712-LWD  
Southern District of Georgia  
Savannah  
Fri Feb 11 15:08:46 EST 2011

Patti H. Bass  
Bass & Associates, PC  
3936 E Ft Lowell Rd, Ste 200  
Tucson, AZ 85712-1083

Chase Bank USA,N.A  
c/o Creditors Bankruptcy Service  
P O Box 740933  
Dallas,Tx 75374-0933

Consumer Credit Counseling Service  
of the Savannah Area, Inc.  
7505 Waters Ave., Ste. C-11  
Savannah GA 31406-3826

Discover Card  
P.O. Box 71084  
Charlotte NC 28272-1084

Ford Motor Credit  
PO Box 105697  
Atlanta GA 30348-5697

HSBC Bank Nevada, N.A.  
Bass & Associates, P.C.  
3936 E. Ft. Lowell Rd., Suite #200  
Tucson, AZ 85712-1083

Harley-Davidson Credit Corp.  
P.O. BOX 829009  
Dallas, TX 75382-9009

Kubota Credit Corporation  
P.O. Box 829009  
Dallas, TX 75382-9009

Joe Manuel Lozano Jr.  
Brice, Vander Linden & Wernick, PC  
9441 LBJ Freeway, Suite 350  
Dallas, TX 75243-4652

AT&T Universal Card  
Processing Center  
Des Moines IA 50363-0001

Chase Credit Card  
PO Box 15153  
Wilmington DE 19886-5153

Bartley E. Eaton  
675 Main Trail  
Midway, GA 31320

Ford Motor Credit Company LLC  
P O Box 6275  
Dearborn, MI 48121-6275

HSBC Card Services  
P.O. Box 5238  
Carol Stream IL 60197-5238

Kohls  
P.O. Box 2983  
Milwaukee WI 53201-2983

LVNV Funding LLC its successors and assigns  
assignee of CHASE BANK USA, NA  
Resurgent Capital Services  
PO Box 10587  
Greenville, SC 29603-0587

O. Byron Meredith III  
P O Box 10556  
Savannah, GA 31412-0756

Amanda Tate  
P.O. Box 287  
Fleming GA 31309-0287

Chase Bank USA, N.A.  
Resurgent Capital Services  
PO Box 10587  
Greenville, SC 29603-0587

Citi Cards  
P.O. Box 183113  
Columbus OH 43218-3113

Discover Bank  
Dfs Services LLC  
PO Box 3025  
New Albany, OH 43054-3025

Deborah L. Eaton  
675 Main Trail  
Midway, GA 31320

HSBC Bank Nevada, N.A.  
Bass & Associates, P.C.  
3936 E. Ft. Lowell Road, Suite #200  
Tucson, AZ 85712-1083

Harley Davidson Credit  
Dept 15129  
Palatine IL 60055-0001

Kubota Credit  
P.O. Box 0559  
Carol Stream IL 60132-0001

Lowes/GEMB  
P.O. Box 530914  
Atlanta GA 30353-0914

PRA Receivables Management LLC  
As Agent Of Portfolio Recovery Assocs  
POB 41067  
Norfolk VA 23541-1067

Palisades Collections, LLC  
 Vativ Recovery Solutions LLC  
 As Agent For Palisades Collections, LLC  
 PO Box 19249  
 Sugar Land TX 77496-9249

Margaret S Puccini  
 Inglesby Falligant Horne Courington  
 P O Box 1368  
 Savannah, GA 31402-1368

S.C.Federal Credit Union  
 P.O. Box 190012  
 North Charleston SC 29419-9012

SUNTRUST MORTGAGE INC  
 BANKRUPTCY DEPARTMENT RVW 3034  
 P.O BOX 27767  
 RICHMOND VA 23261-7767

Sallie Mae  
 P.O. Box 9500  
 Wilkes Barre PA 18773-9500

Sallie Mae Inc. on behalf of ECMC  
 Lockbox 8682  
 P.O. Box 75848  
 St. Paul, MN 55175-0848

Sam's Club  
 PO Box 530942  
 Atlanta GA 30353-0942

Sears Credit Cards  
 P.O. Box 183082  
 Columbus OH 43218-3082

SunTrust Mortgage  
 P.O. Box 79041  
 Baltimore MD 21279-0041

The Savannah Bank  
 25 Bull Street #100  
 Savannah GA 31401-2642

The Savannah Bank, NA  
 Attn: Ed Cox  
 P O Box 188  
 Savannah, GA 31402-0188

United Consumer Financial Serv.  
 Bass & Associates, P.C.  
 3936 E. Ft. Lowell Rd., Suite #200  
 Tucson, AZ 85712-1083

Vativ for Palisades Collection, LLC  
 PO Box 19249  
 Sugar Land, TX 77496-9249

Wells Fargo  
 P.O. Box 25341  
 Santa Ana CA 92799-5341

eCAST Settlement Corporation assignee of Cit  
 (South Dakota) NA  
 POB 29262  
 New York NY 10087-9262

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)Ford Motor Credit Company LLC, a Delaware

(d)Harley-Davidson Credit Corp.  
 PO Box 829009  
 Dallas, TX 75382-9009

(d)PRA Receivables Management, LLC  
 As Agent Of Portfolio Recovery Assocs.  
 POB 41067  
 Norfolk VA 23541-1067

(u)S.C. Federal Credit Union

End of Label Matrix  
 Mailable recipients 44  
 Bypassed recipients 4  
 Total 48